

STATE MS.-DESOTO CO.

FILED

29

STEWART LAW FIRM
803 ROYAL OAKS
OXFORD, MISSISSIPPI 38655
662-234-6912

Nov 20 1 34 PM '02

BK 432 PG 490
W.E. DAVIS CH. CLK.

STATE OF MISSISSIPPI

FHA CASE NO. 283-007380

SPECIAL WARRANTY DEED

This Indenture, made this 13th November, between MEL MARTINEZ, Secretary of Housing and Urban Development of Washington, D.C., party of the first part, (Grantor), and a(n) Rebecca L. Howell, a married woman, party(ies) of the second part (Grantee),

Witnesseth, That the said party of the first part, for and in consideration of the sum of one dollar (\$1.00), and other valuable consideration in hand paid, at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledge, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain sell, alien, convey and confirm, unto the said party(ies) of the second part, and the heirs and assigns of the said party(ies) of the second part, the following described property situated in DeSoto County, State of Mississippi:

(see Attachment "A")

Being the same property acquired by the party of the first part pursuant to the provisions of the National Housing Act, as amended (12 USA 1701 et seq.) and the Department of Housing and Urban Development Act (42 U.S.C. 3531).

To have and to hold the said property hereinbefore described, with all and singular the rights, members and appurtenances thereunto appertaining, to the only proper use, benefit and behoof of the said party(ies) of the second part, forever, in fee simple; and the said party of the first party specially warrants the title to the said bargained property above described against the lawful claims of all persons claiming by, through or under the party of the first part.

Subject to all covenants, restrictions, reservations, easements, conditions and right appearing of record; and subject to any state of facts an accurate survey would show.

This Deed not to be in effect until November 13, 2002

In Witness whereof the undersigned has set his/her hand and seal as HUD Office, Atlanta, Georgia, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of 35 F.R. 16106 (10/14/70), as amended.

PREPARED BY & RETURN TO:
STEWART LAW FIRM
POST OFFICE BOX 745
TUNICA, MISSISSIPPI 38676
662-363-1161 TELEPHONE
662-363-1184 FACSIMILE

SECRETARY OF HOUSING AND
URBAN DEVELOPMENT

V. Wellen
Unofficial Witness

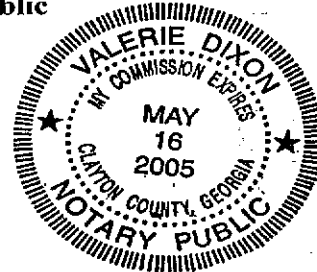
By: Cheryl V. Berry, as
Attorney-in-fact

STATE OF GEORGIA
COUNTY OF FULTON.

Personally appeared before me, the undersigned authority in and for the said County and State, on this 13th day of November, 2002 within my jurisdiction, the within named Cheryl V. Berry, who acknowledged that (he)(she) is Attorney-in-Fact under Power of Attorney recorded at Deed Book 93 at Page 243 in the DeSoto County records and that in said representative capacity (he)(she) executed the above and foregoing instrument, after first having been duly authorized so to do.

Commission Expires 5-16-05

Valerie Dixon
Notary Public



Attachment "A"

Lot 72, Section A, a Churchwood Estates Subdivision, Section 2, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 12, Pages 45-46, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Indexing instructions to the
Chancery Court Clerk of DeSoto
County, Mississippi, as per Section
89-5-33 MCA Annotated.

Lot 72, Section A, a Churchwood Estates Subdivision, Section 2, Township 2 South, Range 8
West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 12, Pages 45-46, in
the Office of the Chancery Clerk of DeSoto County, Mississippi.



Prepared by: Greg Stewart
Mississippi State Bar # 8772
Stewart Law Office
803 Royal Oaks
Oxford, Mississippi 38655
662-234-6912

Grantor's Address:
Best Assets/Citiwest JV
3420 Norman Berry Drive
Suite 600
Hapeville, Georgia 30354
404-768-1400

Grantee's Address:
Rebecca L. Howell
1921 Rapier Drive
Horn Lake, DeSoto, Mississippi
662-838-8174
No second #